

Effective from: 1st of April 2024 (2401) - Published on: 2nd of May 2024

Changes are marked with red underline by the Bank.

Amendments published on 02.05.2024 and entering into force on 01.04.2024:

The annual fee increase in this List of Terms and Conditions based on the annual consumer price index published by the Hungarian Central Statistical Office (HCSO).

Extension of certain promotions expiring on 31.03.2024 until 30.09.2024

In case of any discrepancies between the Hungarian version of this List of Conditions and the present English text, the Hungarian version shall prevail.



The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment accounts. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches

- Regarding fees not included in this Special Conditions the effective fees of Bónusz account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
- Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the customer.
- If the Account Holder receives a promotional gift or one-time refund previously advertised in connection with the opening of this bank account and closes the bank account within the period specified in the announcement, the Bank may charge a penalty equal to the value of the gift or one-time refund to the bank account.

Monthly account handling fee	0 HUF/month/bank account ¹	
Account opening and closing fee	0 HUF	
Default Statement	Postal or Electronic	
Booking entry fee	Free of charge*	
Credit entries in HUF (to HUF accounts)	Free of charge	
Direct debit	<u>0,54% max. HUF 17628</u>	
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)	<u>0,54% max. HUF 17628</u>	
In-bank standing orders of HUF transfer between client's own accounts²	Free of charge	
Commission on in-bank payment orders in HUF³	Transfer orders between the accounts of the same Client²	Free of charge
	by UniCredit Mobil application	<u>0,54% max. HUF 17628</u>
	by eBanking	<u>0,54% max. HUF 17628</u>
	by Telefonbank	<u>0,448% min. HUF 295, max. HUF 29388</u>
	by original bank form	<u>1,199% min. HUF 1574, max. HUF 37733</u>
by non-original form	<u>1,325% min. HUF 2483</u>	
Commission on bank-to-bank payment orders in HUF³	by UniCredit Mobil application	<u>0,54% max. HUF 17628</u>
	by eBanking	<u>0,54% max. HUF 17628</u>
	by Telefonbank	<u>0,448% min. HUF 295, max. HUF 29388</u>
	by original bank form	<u>1,199% min. HUF 1574, max. HUF 37733</u>
	by non-original form	<u>1,325% min. HUF 2483</u>
	VIBER transfers	<u>1,157% min. HUF 14528, max. HUF 150675</u>
	EFER transfers	<u>0,444% min. HUF 371, max. HUF 14311</u>
Cancellation fee of HUF domestic transfer order	Free of charge	



Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders

In-bank EURO payment orders ³	by UniCredit eBanking	<u>0,54%, max. HUF 17628</u>
	by UniCredit mBanking	<u>0,54%, max. HUF 17628</u>
	by Telefonbank	<u>0,448%, min. HUF 295, max. HUF 29388</u>
	by original bank form	<u>1,07%, min. HUF 1574, max. HUF 37733</u>
	by non-original form ⁴	<u>1,325%, min. HUF 2483</u>
Bank-to-bank SEPA payment orders ³	by UniCredit eBanking	<u>0,54%, max. HUF 17628</u>
	by UniCredit mBanking	<u>0,54%, max. HUF 17628</u>
	by Telefonbank	<u>0,448%, min. HUF 295, max. HUF 29388</u>
	by original bank form	<u>1,07%, min. HUF 1574, max. HUF 37733</u>
	by non-original form ⁴	<u>1,325%, min. HUF 2483</u>
	Urgent EUR payment orders	<u>0,941%, min. HUF 3398, max. HUF 150675</u>
Bank-to-bank and in-bank EURO Standing Orders		<u>0,54%, max. HUF 17628</u>
Transfer orders with missing data/errors ⁵		<u>EUR 10,77</u>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		<u>EUR 10,77</u>
Cash withdrawal at branch cashier from HUF account (HUF from HUF account)		<u>2,382%, min. HUF 1905, max. HUF 82943</u>
Cash withdrawal at branch cashier from HUF account (FCY from HUF account)		<u>1,05%, max. HUF 82943</u>
Cash withdrawal on domestic UniCredit ATM		<u>1,066%, min. HUF 393</u>
Cash withdrawal on domestic UniCredit ATM using mCash service		<u>1,066%, min. HUF 393</u>
Cash withdrawal on domestic UniCredit ATM with Premium Banking Embossed Mastercard bank card		According to the Bank Card List of Conditions – For Private Clients
Cash withdrawal on other domestic ATM		<u>1,775% + HUF 892, min. HUF 1190</u>
Cash withdrawal on other domestic ATM with Premium Banking Embossed Mastercard bank card		According to the Bank Card List of Conditions – For Private Clients
Cash withdrawal on UniCredit ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated outside EEA)		<u>2,653% + EUR 4,96</u>
Cash withdrawal on UniCredit ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated inside EEA)		<u>1,066%, min. HUF 393</u>
Cash withdrawal on other ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated outside EEA)		<u>2,737% + EUR 6,95</u>
Cash withdrawal on other ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated inside EEA)		<u>1,775% + HUF 892, min. HUF 1012</u>
Cash withdrawal on POS terminal in other domestic bank or post office with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card		<u>1,507% + HUF 675, min. HUF 998</u>
Cash withdrawal on POS terminal in other foreign bank with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated outside EEA)		<u>2,733% + EUR 9,54</u>
Cash withdrawal on POS terminal in other foreign bank with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated inside EEA)		<u>1,507% + HUF 675, min. HUF 998</u>
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation ⁸		According to the Bank Card List of Conditions – For Private Clients
Purchase commission		According to the Bank Card List of Conditions – For Private Clients
Issuer fee/Membership fee of Mastercard Standard bankcard (main card and supplementary card)		<u>HUF 7832 / HUF 10395</u>

Issuer fee/Membership fee of Mastercard Gold bankcard (main card and supplementary card)	HUF 28793 / HUF 33591
SMS notification on credit transactions on bank account	According to effective Electronic Banking List of Conditions – For Private Clients
SMS notification on debit transactions on bank account	According to effective Electronic Banking List of Conditions – For Private Clients
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients
eBanking and UniCredit mBanking Daily maximum limit amount in case of:	
Authentication with password sent in SMS text message	10000000HUF/day
Authentication with mToken	20000000HUF/day
mCash transaction limit	150000HUF / transaction
mCash daily limit	150000HUF/day
Secondary identifier assignment⁹, modification⁹, confirmation¹⁰, deletion¹¹	
in Branch	HUF 2693
by UniCredit eBanking or in Giro message and by UniCredit mBanking	Free of charge until 30.09.2024. (The normal fee is HUF 1346. It is not charged by Bank during the promotion period. The promotion period is valid until revoke, but at least until 30.09.2024.)
Change of account packages	
to an account with higher handling fee	HUF 1346
to an account with lower handling fee	HUF 4039
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges ¹²
Credit entries (in HUF)	
Credit entries to HUF accounts	Free of charge
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and promotionally free of charge) ¹³	HUF 672 /item
Debit items (HUF)	
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7.+ HUF 67 /payment order
Postal payment orders by eBanking	According to the conditions detailed in Addendum No. 7.+ HUF 67 /payment order
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)	
Transfer orders with missing data/errors ⁵	EUR 10,77
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 10,77
Commission on bank-to-bank payment orders³⁻¹⁴	
by UniCredit eBanking, UniCredit mBanking and by Telefonbank	0,726%, min. EUR 8,24
by original bank form	0,785%, min. EUR 16,54
by not original bank form or by special processing ⁵	0,954%, min. EUR 24,83
Bank-to-bank Standing Orders	0,726%, min. EUR 8,24
Commission on in-bank payment orders³	
by UniCredit eBanking, UniCredit mBanking and by Telefonbank	0,632%, min. EUR 8,24
by original bank form	0,793%, min. EUR 16,54



by not original bank form or by special processing ⁵	0,887%, min. EUR 24,83
Bank-to-bank Standing Orders	0,632%, min. EUR 8,24
UniCredit eBanking monthly fee ⁶	Free of charge
UniCredit mBanking monthly fee ⁷	Free of charge

The money transfer fees initiated by the Client and held in the name of the Client to the debit of a bank account listed in the current list of conditions, but submitted through a payment service provider (third party provider (TPP)) providing payment initiation service, are identical with the transfer fees submitted through mBanking under the same account package.

[* The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,134% of the transaction max. HUF 8079. As promotion the Bank will not charge the fee above. This promotion is valid until 30.09.2024.](#)

**Cut-off time: deadline for accepting orders. The time until which the Bank accepts the order as that day.

[¹ The normal monthly account handling fee of Partner Relax account package is HUF 3409/ month / bank account. The account handling fee is debited on the account every month. As a promotion, the full account handling fee will be refunded on to the account in the following month, if the Account Holder has credited at least the amount of the current minimum wage in the subject month – via Bank transfer, no transfers between the own account at the Bank will be considered – onto the account. If the credit conditions are not met, no refund will not be applied. The Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account.](#)

² The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts.

³ Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) in case of full and partial completion, are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

⁴ In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time**, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.

⁵ It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

[⁶ Normal fee of the eBanking in case of SMS entry: HUF 201 / HUF 269 month in the case of authentication based on a Token / password sent via SMS, which the Bank does not charge, if the customer successfully logs in at least once in a given calendar month to eBanking service.](#)

[⁷ Normal fee: HUF 201 / month. It is not charged by the Bank during the promotion period. The promotion period is valid until 30.09.2024.](#)

⁸ The bank is providing the free of charge cash withdrawal and Cash-back according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal and Cash-back can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via SpectraNet Internet Banking or eBanking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal and Cash-back the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal and Cash-back in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal and Cash-back is provided to the Client from the second month following.

The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, or HUF 40 000 within the monthly first two Cash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. If the Client uses the free of charge cash withdrawal and Cash-back fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals or Cash-back retrospectively in one amount on the Client's account.

⁹ According to point of General Terms and Conditions III.1.51/B.1.

¹⁰ According to point of General Terms and Conditions III.1.51/B.11.

¹¹ According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13

¹² The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7.

¹³ International HUF credit entry shall be considered as FCY credit entry.

¹⁴ In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfer fee shall be applied.

[¹⁵ The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until 30.09.2024. The normal fee is 0,941%, min. HUF 14528, max. HUF 150675.](#)

